

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JULIETTE BOWEN

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Case No.: 08-14926

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2008.
- 2) This case was confirmed on 10/22/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/03/2012.
- 6) Number of months from filing to the last payment: 46
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,071.00
- 10) Amount of unsecured claims discharged without payment \$ 7,373.99
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 25,009.16
Less amount refunded to debtor	\$ 908.41
<b>NET RECEIPTS</b>	<b>\$ 24,100.75</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,474.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,476.57
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,950.57

Attorney fees paid and disclosed by debtor	\$ 26.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO WATE	SECURED	719.66	747.80	720.00	720.00	.00
LASALLE BANK NATIONA	SECURED	36,577.00	35,541.57	.00	.00	.00
LASALLE BANK NATIONA	SECURED	NA	4,603.50	2,888.89	2,888.89	.00
AMERICAS FINANCIAL C	UNSECURED	235.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	6,874.00	6,874.74	6,874.74	6,874.74	708.95
AMERICAN EXPRESS	UNSECURED	189.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	1,205.00	1,395.39	1,395.39	1,395.39	143.85
HSBC BANK N	UNSECURED	981.15	NA	NA	.00	.00
CAVALRY PORTFOLIO SV	UNSECURED	131.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,050.98	925.47	925.47	925.47	95.41
CITY OF CHICAGO PARK	UNSECURED	100.00	100.00	96.39	96.39	10.93
FIRST NAITONAL CREDI	UNSECURED	680.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	513.00	513.35	513.35	513.35	52.92
ST FRANCIS HOSPITAL	UNSECURED	58.00	NA	NA	.00	.00
CHRYSLER	UNSECURED	4,627.60	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,792.00	1,109.68	1,109.68	1,109.68	114.70
EAST BAY FUNDING	UNSECURED	1,042.60	1,449.32	1,449.32	1,449.32	149.40
TRS SERVICES	UNSECURED	472.24	NA	NA	.00	.00
EMC MORTGAGE	OTHER	NA	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	225.52	225.52	225.52	23.83
COMMONWEALTH EDISON	UNSECURED	NA	323.21	323.21	323.21	33.82
PRA RECEIVABLES MANA	UNSECURED	NA	1,173.42	1,173.42	1,173.42	120.99

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,888.89	2,888.89	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	720.00	720.00	.00
<b>TOTAL SECURED:</b>	3,608.89	3,608.89	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	14,086.49	14,086.49	1,454.80

**Disbursements:**

Expenses of Administration	\$ 4,950.57
Disbursements to Creditors	\$ 19,150.18

**TOTAL DISBURSEMENTS:** \$ 24,100.75

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/18/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.